FEMA 209: 125116

ORIGINAL

FLOOD INSURANCE STUDY

WAVE HEIGHT ANALYSIS

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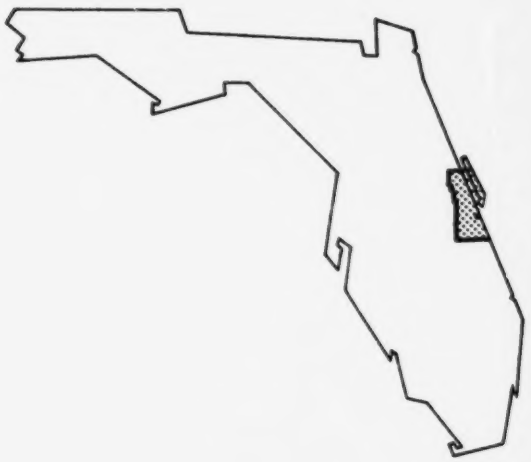

CITY OF INDIAN HARBOUR BEACH, FLORIDA
BREVARD COUNTY

MARCH 30, 1982

Federal Emergency Management Agency

COMMUNITY NUMBER-125116

ANALYSIS OF WAVE HEIGHTS
FOR
CITY OF INDIAN HARBOUR BEACH, BREVARD COUNTY, FLORIDA

FEDERAL EMERGENCY MANAGEMENT AGENCY

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1.0 INTRODUCTION

1.1 Background and Purpose

The Federal Emergency Management Agency recently adopted recommendations by the National Academy of Sciences to include prediction of wave heights in Flood Insurance Studies for coastal communities subject to storm surge flooding, and to report the estimated wave crest elevations as the base flood elevations on Flood Insurance Rate Maps (FIRMs).

Previously, FIRMs were produced showing only the stillwater storm surge elevations due to the lack of a suitable and generally applicable methodology for estimating the wave crest elevations associated with storm surges. These stillwater elevations were subsequently stipulated in community flood plain management ordinances as the minimum elevation of the first floor of new construction. Communities and individuals had to consider the additional hazards of velocity waters and wave action on an ad hoc basis. Because there has been a pronounced tendency for buildings to be constructed only to meet minimum standards, without consideration of the additional hazard due to wave height, increasing numbers of people could unknowingly be accepting a high degree of flood-related personal and property risk in coastal areas subject to wave action. Therefore, the Federal Emergency Management Agency has pursued the development of a suitable methodology for estimating the wave crest elevations associated with storm surges. The recent development of such a methodology by the National Academy of Sciences (Reference 1) has led to the adoption of wave crest elevations for use as the base flood elevations in coastal communities.

Flooding has been caused by several hurricanes in and around Indian Harbour Beach. Among the more severe were the storms of July-August 1926 and August-September 1964. The center of the 1926 hurricane entered the coast near Cocoa Beach, Florida, approximately 12 miles north of Indian Harbour Beach and passed close to Titusville. Maximum winds of 60 to 70 miles per hour were reported at Titusville. The center of Hurricane Cleo (1964) passed through Brevard County in a north-northwesterly direction almost parallel to the coast.

Indian Harbour Beach is located on the open coast of the Atlantic Ocean and is subject to tidal flooding associated with hurricanes. The purpose of this study is to revise the FIRM for the City of Indian Harbour Beach to include the effects of wave action associated with flooding from the Atlantic Ocean at the open coast and at Banana River.

2.0 INVESTIGATIONS

2.1 Previous Studies

Stillwater elevations for hurricane surges with 10-, 50-, 100-, and 500-year return periods were determined by the National Oceanic and Atmospheric Adminis-

tration (NOAA) for the open coast of Brevard County. The 100-year stillwater elevations were used as base flood elevations on the FIRM that is currently in effect for Indian Harbour Beach (Reference 2).

The NOAA storm-surge elevations were determined using a computer model of hurricane forces (References 3 and 4). Weather records were analyzed to determine probable atmospheric pressure drop, radius of maximum winds, and forward speed and direction of storms occurring near the study area. Using these data, in conjunction with the astronomic tides and bathymetric data, stillwater elevations for various probabilities were calculated. Results of these calculations were calibrated against tide gage records and high-water marks for historical events at various locations along the coast.

Tidal backwater elevations for Banana River were originally determined by NOAA using high-water marks from storms and data from available reports by the U.S. Army Corps of Engineers and Brevard County (References 5 and 6).

The stillwater elevations developed by NOAA for the open coast and Banana River were used as the starting water-surface elevations for the wave height analysis presented herein, with the exception of the 10-year surge elevation used for Banana River which was increased based on revised elevations submitted by NOAA in 1977 (Reference 7) and engineering judgment.

This report is authoritative for purposes of the National Flood Insurance Program, and data presented herein supersede all previous flood elevation determinations.

2.2 Data Collection and Review

All available source data applicable for the wave height analysis were collected and reviewed. Because wave height calculations are based on such parameters as the size and density of vegetation, natural barriers (such as sand dunes), buildings, and other manmade structures, it was necessary to obtain detailed information on the physical and cultural features of the study area.

Officials of the City of Indian Harbour Beach and Brevard County were contacted for maps and other possible data sources to be used in the analysis. In addition, the Florida Department of Natural Resources, Bureau of Beaches and Shores; the Florida Department of Transportation; the U.S. Army Corps of Engineers, Jacksonville District; and the National Ocean Survey were contacted and all applicable data sources were obtained.

The principal source materials used for the wave height analysis are listed below.

a. Topographic data (ground elevations, seawall elevations, and locations of physical features) were determined using U.S. Geological Survey topographic maps at a scale of 1:24,000, with a contour interval of 5 feet (Reference 8); Florida Department of Natural Resources topographic maps at a scale of 1:1200, with a contour interval of 2 feet (Reference 9); National Ocean Survey storm evacuation maps

at a scale of 1:62,500, with a contour interval of 5 feet (Reference 10); and beach profiles of the immediate Atlantic coast area obtained from the Florida Department of Natural Resources (Reference 11).

b. Recent stereoscopic aerial photography at a scale of 1:12,000 was used to determine vegetation parameters and to supplement the topographic maps for locations of physical features in Indian Harbour Beach (References 12 and 13).

2.3 Wave Height Analysis

The methodology for analyzing the effects of wave heights associated with coastal storm surge flooding is described in the National Academy of Sciences report (Reference 1). This method is based on the following major concepts. First, depth-limited waves in shallow water reach a maximum breaking height that is equal to 0.78 times the stillwater depth. The wave crest is 70 percent of the total wave height above the stillwater level. The second major concept is that wave height may be diminished by dissipation of energy due to the presence of obstructions such as sand dunes, dikes and seawalls, buildings, and vegetation. The amount of energy dissipation is a function of the physical characteristics of the obstruction and is determined by procedures prescribed in Reference 1. The third major concept is that wave height can be regenerated in open fetch areas due to the transfer of wind energy to the water. This added energy is related to fetch length and depth.

Wave heights were computed along transects (cross section lines) in accordance with the Users Manual for Wave Height Analysis (Reference 14). The transects were located along the coastline as shown in Figure 1. They were located with consideration given to the physical and cultural characteristics of the land so that they would closely represent conditions in their locality. Transects were spaced close together in areas of complex topography and dense development. In areas having more uniform characteristics, they were spaced at larger intervals. It was also necessary to locate transects in areas where unique flooding existed and in areas where computed wave heights varied significantly between adjacent transects.

Each transect was taken perpendicular to the shoreline and extended to the inland limit of tidal flooding. Along each transect, wave heights and elevations were computed considering the combined effects of changes in ground elevation, vegetation, and physical features. The stillwater elevations for the 100-year flood were used as the starting elevations for these computations. Wave heights were calculated to the nearest 0.1 foot, and wave elevations were determined at whole-foot increments along the transects. The location of the 3-foot breaking wave for determining the terminus of the V Zone (area with velocity wave action) was also computed at each transect. Table 1 provides a listing of the transect locations and stillwater elevations, as well as initial wave crest elevations in the vicinity of Indian Harbour Beach.

Figure 2 is a profile for a typical transect illustrating the effects of energy dissipation and regeneration on a wave as it moves inland. This figure

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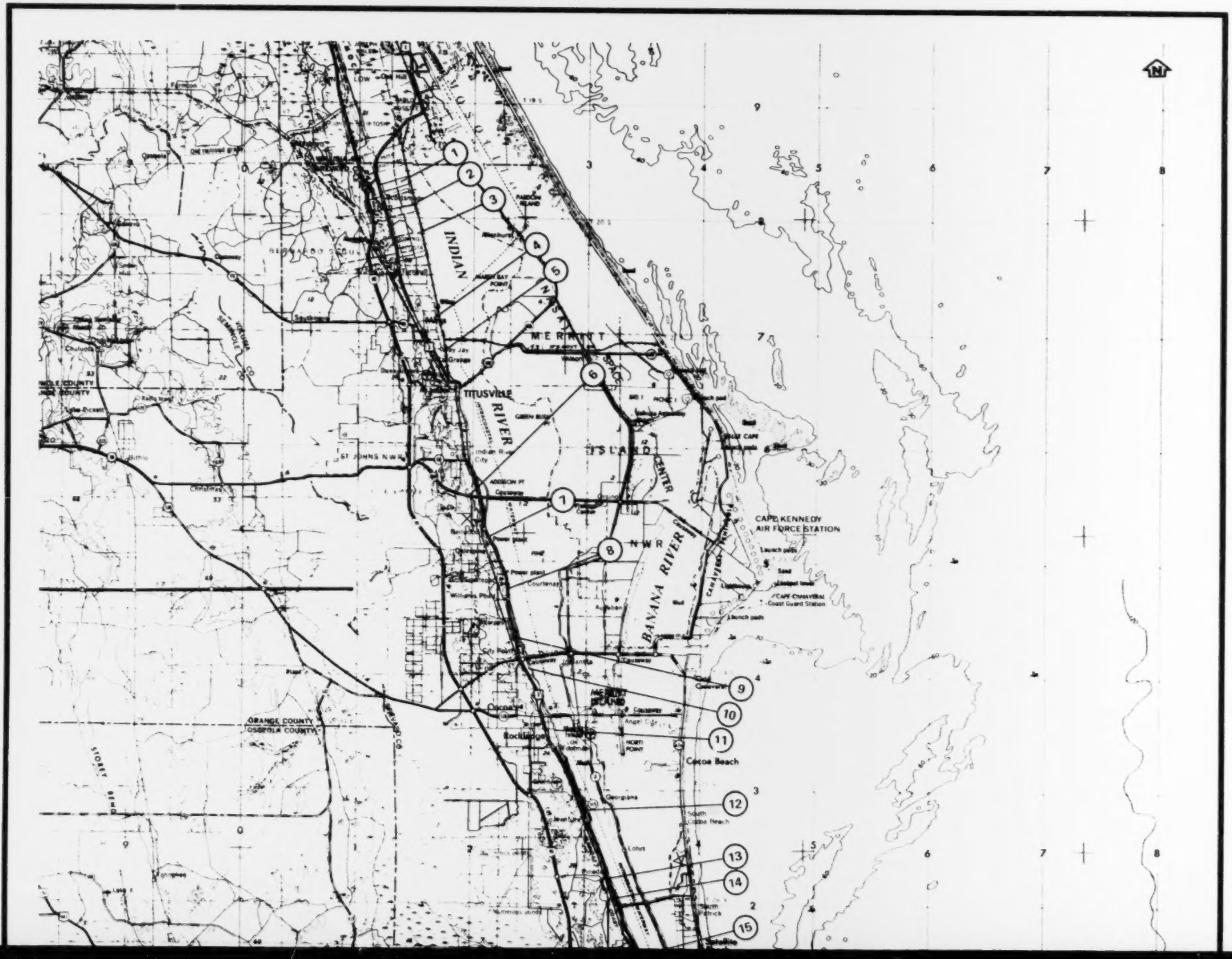

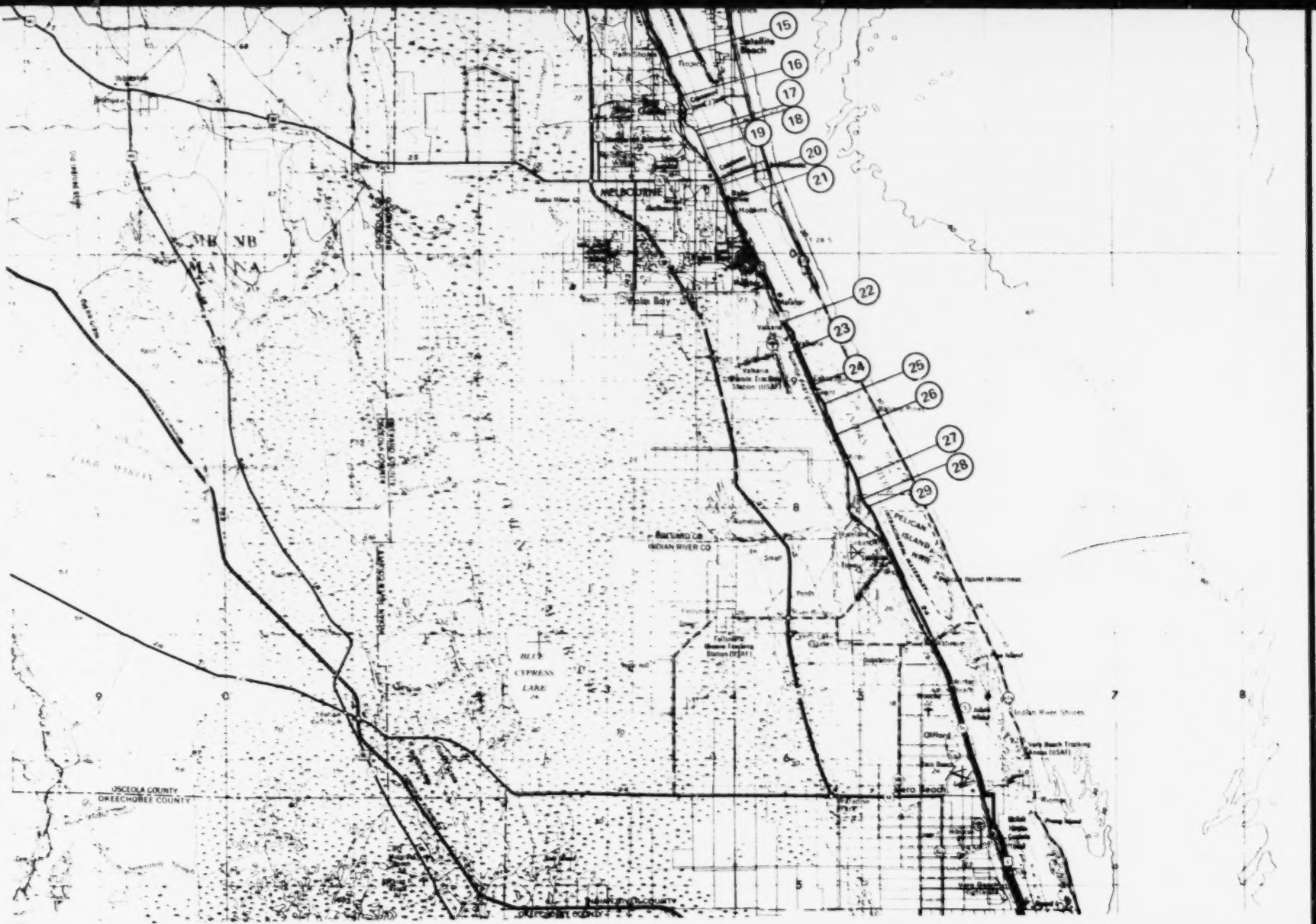

FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

BREVARD COUNTY, FL

APPROXIMATE SCALE

6 0 6 12 18 MILES

TRANSECT LOCATION MAP

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Table 1.
Transect Locations, Stillwater Elevations, and Maximum Wave Crest Elevations

Transect	Location	Elevation (Feet NGVD) Stillwater	Wave Crest
15	Satellite Beach - From Atlantic coastline westward across Satellite Beach and Banana River; crosses State Highway AlA approximately 75 feet south of intersection with Grant Avenue	8.0	12
16	Indian Harbour Beach - From Atlantic coastline westward across Indian Harbour Beach and Banana River; crosses State Highway AlA approximately 525 feet south of intersection with Banana River Drive	8.0	12

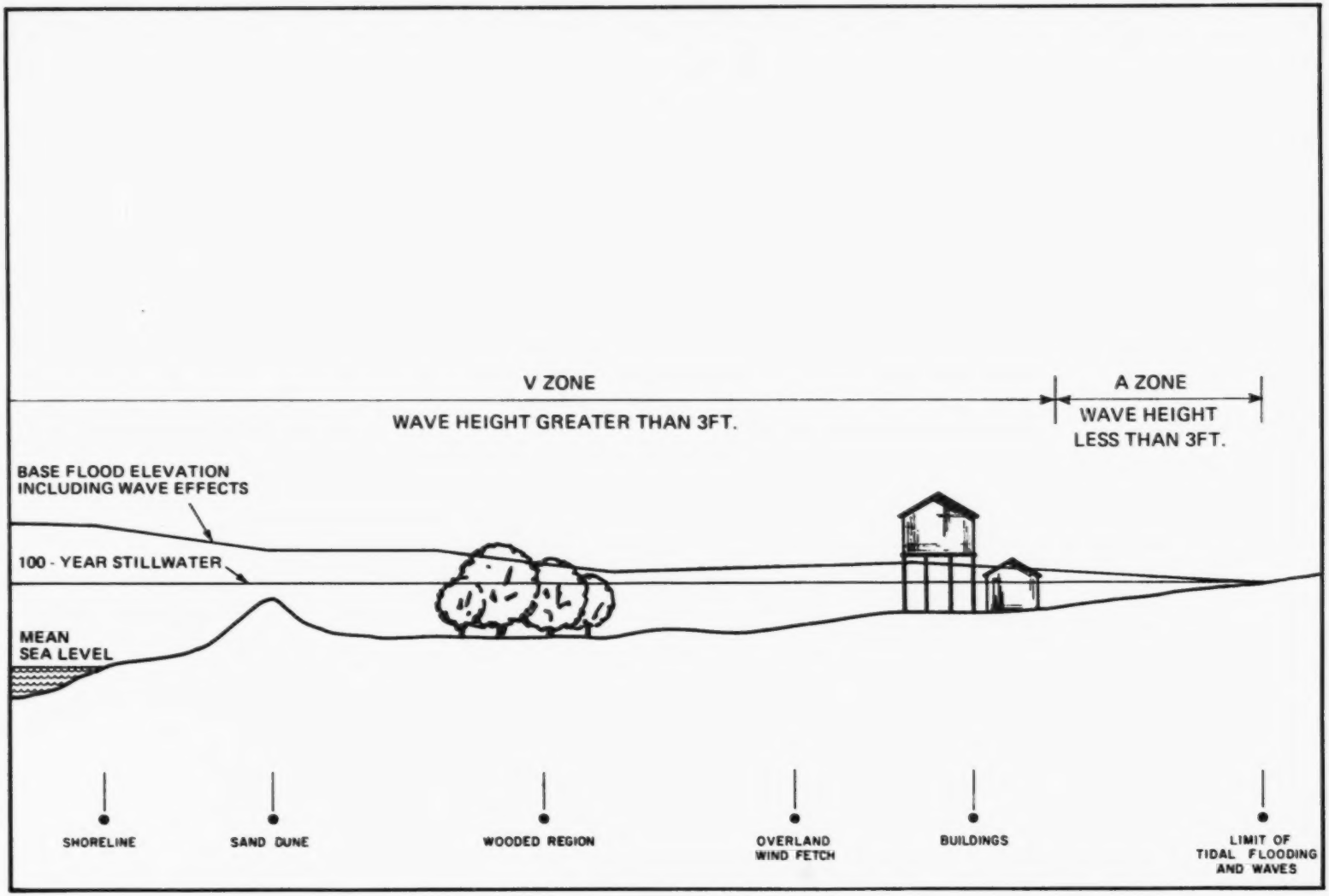

FIGURE 2
TYPICAL TRANSECT SCHEMATIC

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shows the wave elevations being decreased by obstructions, such as buildings, vegetation, and rising ground elevations, and being increased by open, unobstructed wind fetches. Actual wave conditions in Indian Harbour Beach may not necessarily include all the situations illustrated in Figure 2.

After analyzing wave heights along each transect, wave elevations were interpolated between transects. Various source data were used in the interpolation, including topographic maps (References 8, 9, and 10), beach profiles (Reference 11) and aerial photographs (References 12 and 13), along with engineering judgment. Controlling features affecting the elevations were identified and considered in relation to their positions at a particular transect and their variation between transects.

2.4 Results

Although no shore protection structures exist along the Atlantic coast in Indian Harbour Beach, wave heights were found to be completely dissipated by an ascendant beach slope and vegetation-covered dunes. These 12- to 16-foot dunes are expected to remain intact during a 100-year storm tide of 8 feet and are considered effective wave energy dissipators.

Wave heights of approximately 1 foot are generated across Banana River in the narrow width of the flood plain that falls within the corporate limits of Indian Harbour Beach.

3.0 FLOOD PLAIN MANAGEMENT APPLICATIONS

A prime purpose of the National Flood Insurance Program is to encourage local governments to adopt sound flood plain management programs designed to reduce future flood losses. The FIRM for the City of Indian Harbour Beach has been revised to incorporate the latest available information, including wave height data, to assist these communities in developing the most appropriate and effective flood plain management measures.

3.1 Flood Boundaries

In order to provide a national standard without regional discrimination, the 100-year flood has been adopted by the Federal Emergency Management Agency as the base flood for purposes of flood plain management. This flood has a 1 percent chance of being equalled or exceeded each year and is expected to be exceeded once on the average during any 100-year period. The risk of having a flood of this magnitude or greater increases when periods longer than 1 year are considered. For example, over a 30-year period, there is a 26 percent chance of experiencing a flood equal to or greater than the 100-year flood. The 500-year flood plain is also shown on the FIRM to indicate areas of moderate flood hazards.

Areas inundated by the 100-year flood are shown as A and V Zones on the community's FIRM. It is in these areas that the Federal Emergency Management

Agency requires local communities to exercise flood plain management measures as a condition for participation in the National Flood Insurance Program.

3.2 Base Flood Elevations

Areas within the communities studied by detailed engineering methods have base flood elevations established in A and V Zones. These are the elevations of the base (100-year) flood relative to the National Geodetic Vertical Datum of 1929. In coastal areas affected by wave action, base flood elevations are generally maximum at the open coast shoreline. These elevations generally decrease in a landward direction at a rate dependent on the presence of obstructions capable of dissipating the wave energy. Where possible, changes in base flood elevations have been shown in 1-foot increments on the FIRMs. However, where the scale did not permit, 2- or 3-foot increments were sometimes used. Base flood elevations shown in the wave action areas represent the average elevation within the zone. Current program regulations generally require that all new construction be elevated such that the first floor, including basement, is above the base flood elevation in A and V Zones.

3.3 Velocity Zones

The U.S. Army Corps of Engineers (Reference 15) has established the 3-foot breaking wave as the criterion for identifying coastal high hazard zones. This was based on a study of wave action effects on structures. This criterion has been adopted by the Federal Emergency Management Agency for the determination of V Zones. Because of the additional hazards associated with high-energy waves, the National Flood Insurance Program regulations require much more stringent flood plain management measures in these areas, such as elevating structures on piles or piers. In addition, insurance rates in V Zones are higher than those in A Zones with similar numerical designations.

The location of the V Zone is determined by the 3-foot breaking wave as discussed previously. The detailed analysis of wave heights performed in this study allowed a much more accurate location of the V Zone to be established. The V Zone generally extends inland to the point where the 100-year flood depth is insufficient to support a 3-foot breaking wave.

4.0 INSURANCE APPLICATION

The assignment of proper actuarial insurance rates requires that frequency and depth of flooding be estimated as accurately as possible. Because waves can add considerably to expected flood depths, it is important that insurance rates consider this additional hazard. The Federal Emergency Management Agency has developed a process to transform the data from this study into flood insurance criteria. This process includes the determination of Flood Hazard Factors and the designation of flood insurance zones.

4.1 Flood Hazard Factors

The Flood Hazard Factor (FHF) is the device used to correlate flood information with insurance rate tables. Correlations between property damage from floods and their FHF are used to set actuarial insurance premium rate tables.

The FHF is shown as a three-digit code that expresses the difference between the 10- and 100-year flood elevations to the nearest 0.5 foot. For example, if the difference between water-surface elevations of the 10- and 100-year floods is 0.7 foot, the FHF is 005; if the difference is 1.4 feet, the FHF is 015; if the difference is 5.0 feet, the FHF is 050. When the difference between the 10- and 100-year water-surface elevations is greater than 10.0 feet, the FHF is computed to the nearest foot.

4.2 Flood Insurance Zones

After wave elevations for the 100-year storm surge were determined and mapped, the study areas were divided into zones, each having a specific flood potential and FHF. Each zone was assigned one of the following flood insurance zone designations:

Zone V10:	Special Flood Hazard Areas inundated by the 100-year flood, and that have additional hazards due to velocity (wave action); base flood elevations shown, and zones subdivided according to FHFs.
Zones A5 and A9:	Special Flood Hazard Areas inundated by the 100-year flood, with base flood elevations determined and zone designations assigned according to the FHFs.
Zone B:	Areas between the Special Flood Hazard Areas and the limits of the 500-year flood plain, including areas that are protected from the 100- and 500-year floods by dike, levee, or other water control structure; and areas subject to certain types of 100-year shallow flooding where depths are less than 1.0 foot, or where the contributing drainage area is less than 1 square mile. Zone B is not subdivided.
Zone C:	Areas not subject to flooding by the 500-year flood. Zone C is not subdivided.

Table 2, "Flood Insurance Zone Data," summarizes the FHFs, flood insurance zones, and base flood elevations for each flooding source in the study area.

Table 2. Flood Insurance Zone Data

Flooding Source	Stillwater Elevation 10-Year	Stillwater Elevation 100-Year	FHF	Zone	Base Flood Elevation (Feet NGVD)*
Atlantic Ocean					
Open Coast	4.7	8.0	050	V10	10 to 12
			045	A9	8 to 10
Banana River	4.5	6.0	025	A5	6, 7

*Due to map scale limitations, base flood elevations shown on the FIRM may represent average elevations for the zones depicted.

4.3 Flood Insurance Rate Map

After flood insurance zones were established for the study area, the FIRM for Indian Harbour Beach was revised to incorporate the new zone information. This map (Exhibit 1) contains the official delineation of flood insurance zones and base flood elevations.

In preparing the revised FIRM, updated topographic information was used to revise the Atlantic coastline and some zone boundaries in areas not affected by the wave height analysis. Corporate limits and cultural features were revised using a current community map (Reference 16).

5.0 OTHER STUDIES

Flood Insurance Studies for the adjacent Cities of Satellite Beach and Melbourne, and the FIRM for the unincorporated areas of Brevard County are being revised concurrently with the City of Indian Harbour Beach to include wave height analysis. Revised studies for Satellite Beach and Brevard County will be in agreement with this study. The revised study for Melbourne will be in agreement with this study with the exception of the 10-year surge. The Flood Insurance Study for Palm Bay is not being revised to include wave height analysis at this time, and thus will not be in agreement with this study.

6.0 REFERENCES

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2. U.S. Department of Housing and Urban Development, Federal Insurance Administration, Flood Insurance Rate Map, City of Indian Harbour Beach, Florida, Scale 1:9600, September 1975

3. U.S. Department of Commerce, National Oceanic and Atmospheric Administration, National Weather Service, Technical Memorandum NWS TDL 52, SPLASH (Special Program to List Amplitudes of Surges From Hurricanes): Part I, Landfall Storms, C.P. Jelesnianski, Silver Spring, Maryland, 1972

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13. Florida Department of Transportation, Stereoscopic Aerial Photographs of Brevard County, Florida, Scale 1:12,000, 1980

14. Federal Emergency Management Agency, Users Manual for Wave Height Analysis, Revised February 1981

15. U.S. Department of the Army, Corps of Engineers, Galveston District, Guidelines for Identifying Coastal High Hazard Zones, June 1975

16. City of Indian Harbour Beach, Florida, City Map of Indian Harbour Beach, Florida, Scale 1:4800, July 1979